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MARCH, 1921

HOME AND PROGRESS

Good
Citizenship

Good
Roads

Good
Schools

Sanitation

Community
Betterment

Town and
Country
Co-operation

Soil
Fertility

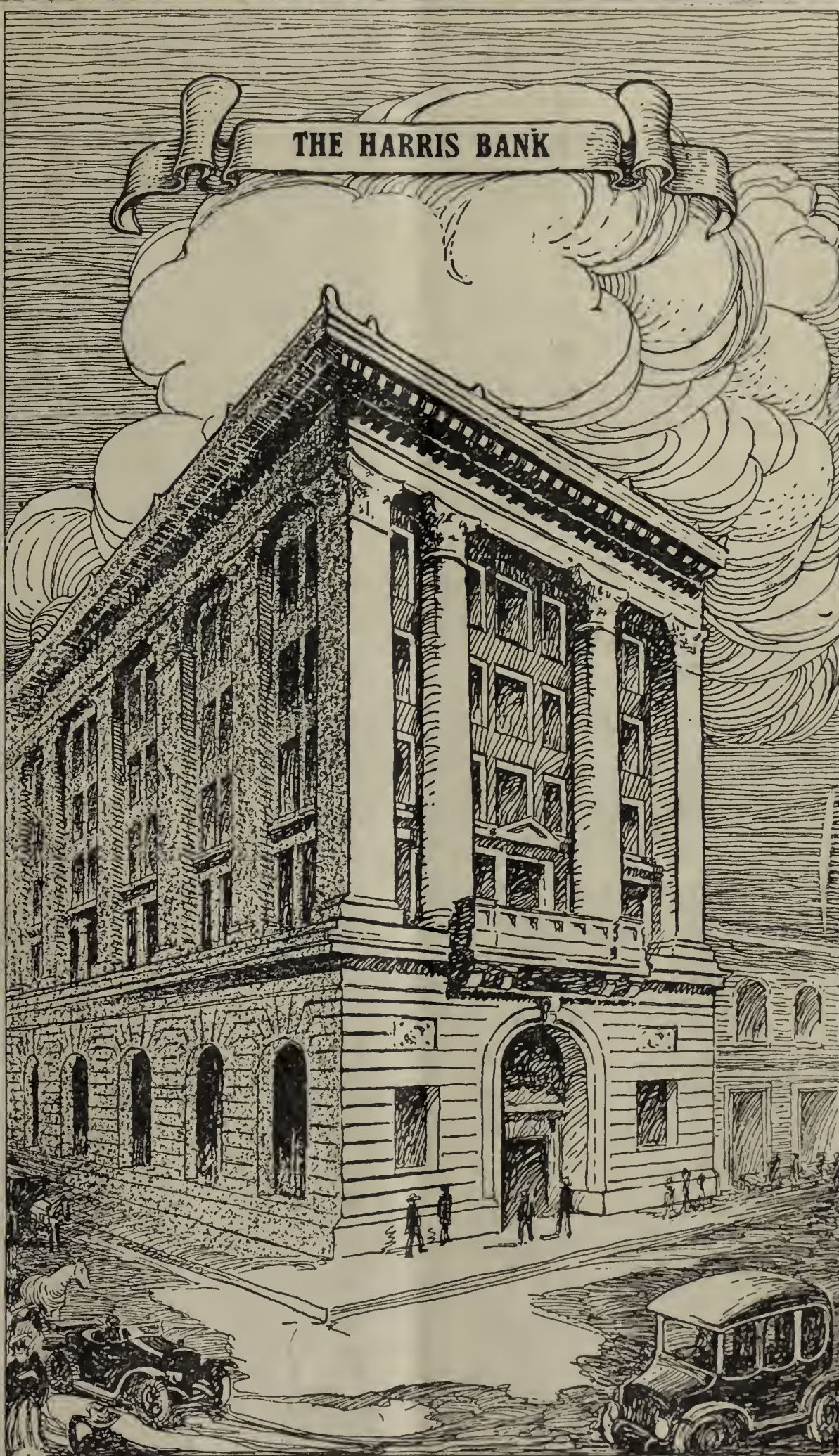
Thrift

More Home
Owners

Civic
Pride

Clean
Streets

Children's
Welfare



Published Quarterly
THE FIRST NATIONAL BANK
Champaign, Illinois

Memorial Number

“We Shall Keep Faith”

FOR the sympathy which has been so kindly expressed during the dark hours which came to our homes and our bank, I wish to return our heartfelt thanks.

In succeeding to the presidency of the First National Bank I realize its responsibility to the community with which it has grown up. In the twenty-seven years in which I have been a director and officer of this bank I have come to realize that a bank is indeed a public institution and that, if it and the community are to prosper, it must ever keep in mind the welfare of the community.

The policy of this bank will continue to be shaped to that end.

Those who are gone would have had it no other way.

It is my great hope that in the future the First National Bank will be of even greater service to the people of this county. We will constantly strive to increase our efficiency and our usefulness, building upon the firm foundation of today that is our heritage.

We have a keen understanding of the effects of the present situation, upon both our business men and our farmers. But we have an abiding faith, first in the resourcefulness and energy of our great country, and second, in the wealth and stability of Champaign county. It is needless to mention that money “is tight”. But to those of our customers who desire the use of money for constructive, productive purposes—not for speculative or hazardous undertakings—we promise the support of this bank, directly, and through its connections and agencies.

NEWTON M. HARRIS

President, First National Bank.

HOME AND PROGRESS

Published Quarterly by

THE FIRST NATIONAL BANK

(The Harris Bank)



"Where there is no vision the people perish"

"In my neighbor's prosperity lies my security"

VOL. VI No. 1

CHAMPAIGN, ILLINOIS

MARCH 1921

The Death of B. F. Harris

CARRYING a message from our president, B. F. Harris, of his faith that the general economic situation as applying to Champaign county was fundamentally sound and that he had complete confidence that the present problems would adjust themselves without serious damage to our agricultural interests, the preceding issue of "Home and Progress" went to the mails in December. But the copies were hardly in the hands of our friends before his brave spirit passed.

It is fitting, therefore, that much of this issue of the little publication to which he gave so much thought should review his life and carry to his neighbors of Champaign county some of the many expressions upon his busy, useful career.

B. F. Harris was the third president of the First National bank, in 1914 succeeding his father, H. H. Harris, who in turn, had followed B. F. Harris, founder of the bank. He was born on what is now known as the Harris "home farm" Sept. 30, 1868, also the birthplace of his father.

He was graduated from Champaign high school as class valedictorian, attended the University of Illinois for two years and was graduated in 1892 from Columbia university in New York with the degree of Bachelor of Law. In the fall of that year, with his father, he acquired the street railway, gas and electric light properties of Champaign and Urbana, disposing of them to W. B. McKinley in 1900. At this time he became vice-president of the First National Bank.

Always keenly interested in public affairs, he served his own community for three years as president of the Champaign Chamber of Commerce. In 1911 he was elected president of the Illinois Bankers association, an honor which previously had been bestowed upon his father, H. H. Harris. In no other instance have father and son been president of the association.

During his active connection with the Illinois Bankers association Mr. Harris was able to initiate three movements of far-reaching importance. One was the creation of a committee on agriculture of which he was the first chairman. Another was the active interest of bankers in good roads, which he stimulated. A third—most valuable to the people of the state—was a campaign to bring all Illinois banks under state or national supervision. Although this goal was not achieved at that time, the impetus given the movement finally resulted

in success and today there are no unsupervised banks in the state.

Mr. Harris served as chairman of the Agricultural Commission of the American Bankers association for three years, 1913-16. His services to the nation in this field are estimated elsewhere in this issue by some of his associates.

Appointed by Governor Lowden as a member of the state council of defense, of which he served as vice-president and as head of some of its important committees, he did his part to insure Illinois' splendid participation in the world war. Governor Lowden, upon receiving the news of his death, gave out a tribute to the press, as well as writing a personal letter to testify his regard.

As a charter member of the Rotary club of Champaign, Mr. Harris was actively interested in this organization and was honored by being selected as chairman of the committee on business methods of International Rotary. It was at Atlantic City, in June, 1920, while attending the annual convention of Rotary, that his illness manifested itself. Despite his physical condition he mustered strength enough to appear before the great convention and present the report of his committee when he received a most flattering reception.

Mr. Harris was a member of the committee on ocean transportation of the Chamber of Commerce of the United States and also a member of the Foreign Trade Council. He was constantly asked to deliver addresses before important bodies in all parts of the country.

Mr. Harris was a close friend of Theodore Roosevelt. He was honored by the confidence of that great American and was deeply moved when the Colonel died. Among the expressions of sympathy after the death of our president was a letter from Mrs. Edith Roosevelt, widow of Col. Roosevelt.

The foregoing, of course, is only a brief resume of his busy, aggressive, useful life. Many other points are covered elsewhere in the tributes which are reproduced.

B. F. Harris died on Sunday, Dec. 19, after an illness from intestinal trouble dating to June. He was buried in Mt. Hope cemetery, Wednesday, Dec. 23, after services at the First Methodist Episcopal church conducted by the Rev. Herbert A. Keck. The Champaign Rotary club was present in a body and representatives of the Illinois Bankers association and others from a distance came.

Mrs. Mary Burnham Harris

MRS. MARY BURNHAM HARRIS, wife of Newton M. Harris, and a stockholder and director of the First National bank, died at the Julia F. Burnham hospital on Monday, Jan. 10, 1921. Mrs. Harris had been suddenly taken with acute appendicitis for which an operation was performed.

Mrs. Harris was the daughter of Mr. and Mrs. A. C. Burnham of Champaign and was born June, 1873. She was educated in the public schools of Champaign and at Ogontz. She was married to Newton M. Harris in 1897.

It was natural that Julia F. Burnham hospital, founded by her father in memory of her mother, should claim the loyal interest and support which she gave for many years. Her official connection with the institution had terminated in 1920 when she gave it \$100,000, the climax of various previous benefactions of which no public announcement had been made.

She was also deeply interested in the public library which had been given to the city by her father. Many other organizations for community betterment enlisted her consistent support.

Mrs. Harris left her husband and three children, Bruce Burnham, a student in Yale university; Barbara and Mary Julia. Her brother, Robert D. Burnham, died March 30, 1920.

Funeral services were conducted at the family home on West Church street on January 13 by the Rev. Charles R. Adams, formerly pastor of the First Presbyterian church of Champaign, and the Rev. William E. Roberts, the present pastor.

By Albert Eisner

(President Board of Directors, Julia F. Burnham Hospital)

Mrs. Harris always thought of the hospital. For many years she gave it her devotion.

Midyear in 1920 she gave it unconditionally \$75,000 and promised an additional \$25,000, providing another \$25,000 was raised. This condition was met and the full \$100,000 was turned over to the institution.

This was merely her material contribution. Even greater, it seems to me, was her constant thought of service. She gave herself.

It was my good fortune to be associated with this noble woman as a member of the board of directors of the Julia F. Burnham hospital. As all others did, who ever came in contact with her, I learned her ambition to do good without letting her right hand know what her left hand was doing. When her wonderful gift of \$100,000 was made she consented to publicity only because it was believed that her example would spur others.

I have talked to men and women who have known Mrs. Harris all their lives. Many knew her from school days. All pay tribute to the sweetness and nobility of her character. Beyond her material gifts, the community is richer for her example.

Champaign County Medical Society

We in particular realize what Mrs. Harris has done for the people of this community. Old and young, rich and poor, the life-time resident and the passing stranger, all have been helped by her bright, affectionate personality, her mod-

est, widespread charity, and her never-failing ambition to be of service to others. We know that for many years she has supported the Burnham hospital, that without her constant interest and attention it could not have existed—and every one of the thousands of people who have been directly and indirectly helped therein owe her an everlasting debt of gratitude.

By reason of her love for the hospital and its mission, we have been especially blessed in her acquaintance and friendship. Responsive, sympathetic, wise in her counsel and far-seeing in her advice, her place among us will never be filled. The attainment of her ideals will be the highest and most lasting ambition of this society.

Champaign News-Gazette

The sorrow which has enveloped the home of Newton M. Harris has fallen upon and is keenly felt throughout the Twin Cities.

The death of Mrs. Harris came to her friends as a severe shock in all the meaning and force of that word.

Perhaps no woman in our midst was better known or more beloved than she. Thousands of our citizens who did not know her personally, knew of her beneficence, her kindly acts and her charities, and to all these comes a sense of sorrow and of loss.

Those who knew her personally fully realize that one of the people's best friends is no more.

With a heart pulsating for the welfare and happiness of others, and with a generosity in keeping with her means she sought out opportunities for doing good. The great work for the public welfare which was so generously started by her father, she made her particular concern, and in the years to come the lives of men, women and children will be made easier and more secure because of her.

The wealth of character, the quiet graciousness of personality, and the kindly and generous acts which characterize the daily life of Mary Burnham Harris is a loss that will rest heavily upon this community.

Directors Julia F. Burnham Hospital

To have been closely associated with Mary B. Harris has been and will always be the greatest inspiration. Ours was the opportunity, therefore, to see for ourselves the depth of her humanity, the generosity of her spirit, and her eagerness to relieve suffering. Behind all this we also saw her own desire for self-effacement. She gave in full measure, materially, as she gave spiritually, but it was ever her desire that little or nothing be said of her deeds.

The community justly bows its head in sorrow over the death of this splendid woman. The board of directors of the Julia F. Burnham hospital joins with it.

First National Officers

The following officers and directors of the First National bank have been elected:

President—N. M. Harris.

Cashier—H. S. Capron.

Directors—N. M. Harris, M. M. Harris, May M. Harris, H. S. Capron, M. B. Capron.

Tributes to B. F. Harris

THAT the name of B. F. Harris is indelibly written on a great chapter of achievement for the cause of American agriculture and country life is the one thought in editorials in newspapers, agricultural and financial journals and other publications, which have come from far and near. From metropolitan newspapers such as the Philadelphia North American and the country weeklies, come these tributes from which have been selected a few typical expressions.

From countless individuals have also come messages expressing their sorrow and a few of these have been selected for publication. One of the most impressive tributes came from a banker in Lake Zurich, Ill.

"While it was not my privilege to know him, I have been interested in the things in which he was interested," the banker wrote. "It has seemed to me that his opinions on public matters were always right and I had come to respect him for his sound judgment, his broad public spirit and his integrity."

J. R. Wheeler, Columbus, Wis.

(Member Agricultural Commission, American Bankers Association)

Cut down in the prime of life and at the very climax of success and while he was under full headway in delivering priceless service to his community, the state, and the nation, his death seems a calamity; but a far seeing Providence knows best.

He had the love, the cooperation of constructive men, and he had a genius for leadership and was possessed of such remarkable ability as an organizer and executive, that his work reflected great credit upon himself and brought inspiration, ambition and prosperity to many. Sound thinker as he was, having a clear understanding of fundamental laws, he constantly promoted better ideas in banking, farming and good citizenship. He was preeminently a great man.

In his home town the great bank founded by his grandfather has grown under his presidency to be one of the leading country banks of Illinois, and a power not only in finance but in teaching thrift and developing industry. His farms are models of well managed farm plants.

Those who have had the pleasure of visiting his great farm plant have seen thousands of sheep, hogs and cattle, which, under his supervision, were being fitted for market. I remember his taking me to what he called his little farm, 320 acres and a big enough farm plant to tax the energy and ability of most any man. Yet this farm yielded Mr. Harris \$7000 from the sale of hogs alone in one year. These great farm plants were not built in a day. They were not built because of their location or of the capital available. They were built because of the keen, skilled, honest ability of a great farmer, a great banker, a great man. But it was not the proceeds to the owner that emphasized the man. It was the influence upon the agricultural interests of the largest agricultural section of the United States. An influence which had its effect upon the great agricultural industry of the nation.

Mr. Harris knew from experience, from study, from observation, and from comparison that two blades of grass could be made to grow where one grew before, and he knew how to do it and he tried and he succeeded through the great banker-farmer movement in carrying the message to the small country banker throughout the United States, who again delivered it to the farmer.

This great originator and leader of the banker-farmer work understood life. He knew that after all, good homes, good citizenship, were the prime factors and you will find in the banker-farmer platform, which Mr. Harris wrote, "citizenship" comes first.

Mr. Harris's constructive work and leadership in the banker-farmer movement began years ago and was a powerful influence in bringing about the organization of the Agricultural Commission by the American Bankers association.

While chairman Mr. Harris called a convention in Chicago of the leading educators, journalists, bankers and farmers in the United States. The accomplishments of this meeting will never die. It demonstrated that the bankers were not attempting to teach agriculture, but rather to cooperate and assist them to connect up with the sources of knowledge on better agriculture and better country life conditions. It indicated to the bankers what they were not to do, as well as what they could do. It emphasized the necessity of a greater development of the basic industry, agriculture, and it stimulated an interest on the part of farmers, bankers, journalists and educators which vitalized the agricultural and educational movement.

The following sentiment which he spoke and lived can well be emulated by everyone:

"The man who devotes all of his time to the accumulation of property, straddling or evading vital business and government questions, oblivious of the debt he owes society, absorbing everything he touches, giving nothing in return, is the type of citizen that is little better than the one who goes wrong, for his selfishness makes the other possible."

Decatur (Ill.) Herald

Frank Harris was a human Niagara of energy. Champaign claimed him, but he belonged to Illinois and the nation. That remarkable personality could not be hidden in any one county or state.

He came from a line of bankers who had been practical farmers. His grandfather B. F. Harris developed and tilled a great 2,000 acre estate. It also was he who established the Harris bank in Champaign, an institution which has grown and flourished through three generations of Harrises. In the beautiful granite building which houses the institution they show the scales on which the founder weighed the cattle which he marketed. The First National bank has enjoyed for years the implicit confidence of farmers throughout Champaign county.

Mr. Harris broke down the prejudice which existed among farmers against good roads.

"The Banker-Farmer" became the out-spoken advocate of an improved highway system, even as it became an organ of an organized movement for the extension of the advisor or county agent system. He was a figure at county and state institutes and farming congresses. He was especially interested in the application of mechanical power to farm usage. He worked out, with the University of Illinois, a system of farm accounting.

To his own broad, rich acres he gave his personal attention. It was a joy to see them, with their neat tenant houses, their trim, plumb barns and sheds with every facility for convenience, and made to stand the test of time and use. His sheep were his pride, and made him a good return upon the care which he gave them. He was notorious for his ability to beat the market on spring lambs. Opening a road through his estate, he was faced with the necessity of grubbing out weeds and small underbrush. His method was to buy a carload of goats in the West, and send them through the lane which in a few weeks they had trimmed like a lawn. Then he sent them, well fattened to Chicago.

Politically Mr. Harris was a progressive. He was the very soul of the Roosevelt movement in Central Illinois in 1913, and was a personal friend of the Colonel whose cause he championed at a time when it was not always popular to do so. During the war he served as a member of the State Council of Defense, and was a whirlwind of activity in stimulating crop production.

Disease struck him down at the height of his powers and at a very summit of his usefulness, but not until his name was known from coast to coast as a patriotic, far seeing, forward-looking American.

Dr. David Kinley

(President Kinley spoke at a memorial meeting by the Champaign Rotary Club.)

When we are asked to give a description of a friend or of a place that we are familiar with, we are all likely to find our thoughts vague and indefinite. If any one of us were to try to describe our present surroundings we would find it difficult because our impressions were not sharp.

But there comes times when a shock impresses on our minds with a wealth of detail scenes that we could not ordinarily describe. It is as if on a dark night in the midst of a storm a flash of lightning reveals to us with a vividness never before experienced the details of the place where we are standing.

So it is with our friend, Frank Harris. We all have known him. Few of us at a moment's notice could have given very clearly our impressions of him. But death is a flash of lightning that impresses on our minds forever the great points of his great character.

"We live together years and years
And leave unsounded still
Each other's wealth of hopes and fears—
Each other's depth of will.

"We live together day by day
And some chance look or tone
Lights up with instantaneous ray
An inner world unknown."

Frank Harris was a man of impressive personality because he was a man of positive convictions. He was a man of big ideals and of generous impulses. He was a leader in that he sought to embody his ideals in life. His forceful personality and his profound convictions of right and of the need of progress drove him constantly to urge the rest of us to put into our lives the ideals that he believed in. Being a leader, he did things.

Yet Frank never tried to force his own ideas without consultation with his friends. Many a time he has talked with me as he doubtless has with many of you, about his hopes and plans of improvement for business, for the community, in education, in religion and in politics. He always listened to suggestions and advice, but stood fast on his own convictions and principles. He was indeed, a model Rotarian, because he believed in the ideal of service.

He practiced our motto and put it into life. He has served and now we know he will profit.

We have lost him but his life will be a constant reminder of the beauty of Rotary ideals and a perpetual influence on us to live them as truly, as nobly, as steadily as he did. He has gone, yet he will be always with us.

Rev. Herbert A. Keck

(Pastor First Methodist Episcopal Church, Champaign, in sermon at funeral)

The death of Frank Harris is a distinct loss to the community. He has been cut down in the prime and vigor of manhood.

Frank Harris was richly endowed by nature. He possessed a brilliant intellect. His mind was amply stored by travel and study. He was

Bank by mail with us

WE have depositors by mail from all over Champaign county.

They mail us drafts or checks for which we mail receipts at once.

This plan applies both to checking and to savings accounts.

It gives you the safety, service, and other First National advantages.

ADDRESS

MAIL DEPARTMENT

**First National Bank
Champaign, Ill.**

a close student of public affairs. He was a forward looking man; a progressive in the best sense of that term. Like all men who are aggressive for the public good he found it difficult to be patient with reactionism and obscurantism. He was splendidly equipped for public service. And he gave much of his strength and skill to the service of his fellows. The motto of Rotary, "He profits most who serves best," was a maxim frequently on his lips. On many occasions and in public addresses, and in private conversation, we heard him quote with approval these words of his friend, Theodore Roosevelt, "Life means to spend and to be spent."

He was a public spirited citizen, a community minded man. To him citizenship was a sacred trust. He was impatient of a merely passive type of citizenship. By voice and pen he contributed much to the public weal. He consecrated his talents to all enterprises for social betterment. He was an ardent champion of Americanism. In the latter months of his life he threw himself into that much needed movement to make America American.

Frank Harris was a religious man. He sympathized deeply with the social interpretation of religion. He cared for the essential of faith, not merely for its forms and ceremonies. He believed in the practicability of the Golden Rule, and in the value of the Christian spirit of neighborliness and good will. He had been a member of the Methodist Episcopal church from boyhood. Like all right minded men he valued the church only as an instrument for the promotion of the kingdom of good will on earth.

Governor Frank O. Lowden

In the death of B. F. Harris, Illinois has lost a citizen it can ill afford to spare at this time. Mr. Harris was a foremost figure in every movement for the betterment of Illinois. Though a banker himself, he led the movement, at an early day, for the abolition of private banks in Illinois.

As a powerful factor in the State Bankers' association, he was one of the most effective advocates of good roads. He perhaps had more to do in bringing about closer co-operation between the agricultural interests and the banking interests of the state to the benefit of both, than any other man. He was one of the most valued and devoted members of the state council of defense. He was a shining illustration of the services to the public which a man can render though in private life. Illinois has indeed suffered a very heavy loss.

"A Man Who Saw True"

(Editorial in the Philadelphia North American)

Today, as a direct result of his unceasing effort, every state is reaping large benefits. Thousands of banks are taking an active and intelligent interest in agriculture and giving the farmer a preferred place in their dealings.

So the death of B. F. Harris must be set down as a distinct loss to the nation and one which is compensated only by the magnitude and meaning of what he accomplished while he lived.

Often within the last decade his words and works have been discussed in these columns. We admired him in his busy life and are now

glad to lay a tribute of appreciation at the foot of the fine and lasting monuments he reared for himself.

He was an admirable example of what must always be regarded as one of the most valuable types of American—a man of wealth and social standing who never for a moment forgot that the foundations of this nation are rooted not in its achievements of commerce and art but in the alluvial deposits which cover such a vast extent of its territory and out of which is grown, not dug or blasted the basic material for the making of men, money and culture.

He saw in the American farmer what each of us must see if this nation is to escape the fate of every nation which neglected its agriculture—the creator of its wealth and the curator of its welfare.

Champaign County Farm Bureau

Benjamin Franklin Harris was a broad-minded, clear-seeing, progressive, patriotic and Christian American having a vision of good for all at all times. He was a leader in pushing forward the organization and work of farm bureaus in the north and west, to such an extent in fact that he has been called the "father" of the farm bureau movement. He brought the work forward in Champaign county, putting his individual personal effort into it, getting the Chamber of Commerce and individual business men interested, using his influence successfully with the United States Department of Agriculture, with the result that the farm bureau was enabled to start work before farmers were sufficiently interested to support it. He not only induced others to support the work but added his own personal and financial support.

Fred N. Shepherd

(Member Agricultural Commission, American Bankers association)

Frank Harris will we greet no more.

But those of us, who possessed the warmth of his friendship and understood the sincerity of his purpose, know his influence endures.

To Frank Harris more than to any other individual was it given to arouse the bankers of America to their proper interest in and obligation to agriculture as our basis industry.

Keen of intellect, untiring of body and vigorous in enthusiasm, his dynamic personality gave impetus and understanding between agriculture and banking.

Both the banker and the farmer may well do him honor!

Illinois Bankers Association

He was patriotic, frank, self-reliant, painstaking, clear-headed and conscientious, and these qualities enabled him to successfully perform many great public services, especially in helping to develop better farming, a permanent road system, safer and saner banking, and a more practical vocational education for the youth of our land. A friend once said to him, "Frank, your work for the public is too exacting; it will shorten your life." His answer was, "Perhaps so, but it is my duty to do all I can." His influence is indelibly stamped on the State of Illinois. Champaign will always be better for his having been a part of it. His example is worthy of emulation by those who come after him.



B. F. HARRIS
1868-1920



NEWTON M. HARRIS

The Community Mourns "Jake" Kaufman

"JAKE is dead." When this message sped over Champaign on Feb. 10, it needed no amplification. "Jake" was J. M. Kaufman. The community knew and loved him as "Jake". Had he lived to be one hundred he would have been "Jake". It was not a token of easy familiarity or lack of sufficient dignity but a symbol of the friendliness that man, woman and child felt for him.

His was a long, honorable and useful career in the business life of Champaign and the county. He came here as a boy and grew up with the community. He worked hard and gained his reward when his name was placed on the front of the magnificent store on Main street. Labor for the community was a task he loved. He gave generously of his energy to community movements—and generously from his purse. He had keen sympathy for the under dog. As president of the United Charities in the earlier days of the organization he performed a priceless service for the unfortunates of the community, by helping to establish a permanent agency to extend a helping hand to them. As president of the Chamber of Commerce and in many other positions he was an aggressive leader. "Call on Jake," was a byword.

Twenty years ago, before the University emerged from its swaddling clothes and there was a closer personal acquaintance between the smaller student body and the city, "Jake" counted hundreds of personal friends among the students. Many an alumnus in a distant city as he read of his passing could remember a kind deed. Students brought their troubles to him. He was an enthusiastic supporter of athletics when there was no talk of monumental stadiums, and when a subscription was needed to piece out the salary of a coach, it was he who saw that it was made up by the community.

Long before Illinois became so powerful in football, it was "Jake", who in company with C. B. Hatch, annually tendered to the players and coaches a football dinner. There were seasons in which the showing of the eleven was poor—mighty poor—but the members of the squad were feted with as much attention as if they had won a championship. For sixteen years "Jake" was in this manner a host to the football squad until he resigned the honor in favor of the Champaign Rotary club.

In many ways he assisted the University.

Success to "Jake" Kaufman in the last analysis meant more than profits. His greatest inner satisfaction was the knowledge that his store enjoyed the confidence of the people who came into it. To have a beautiful store was his dream and he realized it.

It has been the good fortune of the First National bank to be a close friend of Kaufman's store since it was established in 1879 by Mr. Ottenheimer, an uncle, with Aaron Kauf-



"JAKE"

man, an older brother of J. M. Kaufman, in charge. As a boy "Jake" came here from Indianapolis in 1886. Later he became the manager and by 1900 he had the satisfaction of seeing his name placed over the door. Through all these years the store has been a patron of this bank—a fact that we are proud to chronicle. Ours was a lasting business, as well as a personal friendship. Better than any one else, perhaps, we can pay to the man who made "Kaufman's store" a just tribute for his honorable ideals of business.

M. H. McCown has been a member of the organization of the Kaufman store for 34 years. Frank Cummings and Mary O'Byrne have been there for many years. There was no keener sorrow than that of these and other people of the store. J. M. Kaufman was their friend as well as "boss." "Jake's" name will be an inspiration to the organization which he built up to carry on the business as "Jake" would have it carried on—upon the lines of the largest possible service to the community.

Stanley Kaufman, his son, who has been a student in Williams college, will complete his education in the University of Illinois and then will enter the store. Those who know him best know he will measure up to his coming responsibilities.

"Jake" Kaufman has left many rich legacies—his generosity—his kindness—his capacity for friendship—a great store—and greatest of all, an honorable name.

To Pay Your Taxes

THE old saying that death and taxes are sure is possibly, this year in the thoughts of more persons than usual, not particularly because of the first certainty, but owing to the existing conditions which are causing some of our people to give heed to the question of where the money is to be had with which to pay their income and property tax. These have to be met without fail on certain dates or severe penalties follow.

So that Champaign county folks may know, it is the purpose of this bank, when it can reasonably and consistently do so, to make loans to responsible persons of good credit to provide funds for tax payments. Any inquiries, whether or not from patrons of the bank, will receive prompt consideration and reply.

The Elks Progress

Recently members of the Champaign Elks lodge tendered the Champaign high school football eleven a dinner. The organization intends to use the beautiful new home for the good of the community to as large extent as is possible. At last reports there were 450 members of the antlered clan in Champaign.

Is There Money for Building?—By H. S. Capron

MANY are these days asking questions of themselves and of others about the possibilities and probabilities of house building in our communities.

There is still a shortage of homes or places of residence and the demand is still insistent for more and better accommodations for those who now live here and for those who would come here if they could be comfortably settled. We know that the almost prohibitory prices which have prevailed for several years, both for material and labor, restrained and limited new construction as well as rebuilding. Now that the cost of material has declined in a marked degree, and the actual cost of labor to some extent, the question is, why should not there come about an early and rapid relief of the housing situation?

With the outlook encouraging in these particulars, it seems to be the impression that all that is to be done is to build. However, those of you who have built know that money is an essential—frequently borrowed money, and fortunately in past years there has been an abundance of capital which could be advanced to the builders of homes at reasonable rates of interest and under favorable conditions of payment. Many of our attractive homes have been put up through and with the assistance in the form of advances by our building and loan associations; others through the use of what are called private loans, negotiated by brokers or banks.

At the present time the building and loan associations have all their own loanable funds placed and have even themselves borrowed as much as the laws of the state will permit to secure additional funds which were loaned upon homes either already built or being built.

The national banks do not and in fact cannot, under the laws governing them, loan their funds on real estate mortgage securities. The state banks may in a very limited way,—not in sufficient volume to finance any considerable building of houses. Both types of banks, however, do make a business of negotiating (finding buyers for) mortgage loans,—when buyers are to be found.

For many months these buyers, so numerous not so long ago, have been few. Some who found from the mortgage loan a satisfactory return upon the investment, have been attracted by the offerings of bonds and stocks yielding rates far greater than that from the mortgage loan, and thousands, yes even hundreds of thousands of dollars have gone from our local investment field into these outside securities, many of which are of high class and unquestionably good; others speculative and uncertain as to safety. However, the money is no longer here to be used and will not be for some time, if ever.

The wealth here,—by wealth is meant the capital available for use as credit, not land, buildings and fixed properties,—is created almost entirely by agriculture. That is the source of supply almost directly, of the greater percentage of our increased capital. Next in importance is what comes to our territory

from the operation of the University,—the disbursements for building construction, for maintenance and operation of the physical properties; the payrolls of employes, of the salaries of the members of the faculty, and not least, the volume of tens of thousands of dollars each week which are expended by the students attending. Our factories, when operating, bring in considerable sums, but they are also users of credit.

First, as to the returns from agriculture, there haven't been any, so to speak. The farm owner instead of having a surplus to invest has found it necessary to borrow to carry on; the tenant farmer has found that the return from his year's crop has possibly paid the expense of operating but left him little or nothing for his labor and profit. During these months, while money has been going out to pay for food, clothing, other needs, and for debts outside, little has come back from sales of grain or live stock.

During the years 1919-20 the University has built no new buildings. Those on its payroll, to sustain themselves, have had urgent need for every dollar received by them, in consequence, have not been able to save out of their incomes for investment purposes; and our factories have not lately been active.

So Champaign and Urbana, as well as other communities, approach the opening of the building season with a genuine and definite scarcity of funds available for financing building in any real sense. This is regrettable—to put it mildly—but this is the situation.

We wish to present the foregoing only as an expression of our viewpoint, and not necessarily as being conclusive.

How to bank by mail

YOU don't have to live in Champaign or Urbana to have the advantage of the service and safety of the First National bank.

Open an account by mailing a draft or check. Specify whether it is for a checking or a savings account.

You may withdraw your money by mail, whenever you want it.

ADDRESS

Mail Department

First National Bank
Champaign, Ill.

The Banker-Farmer Movement—By L. M. Tobin

AS a pioneer in arousing the bankers of the nation, as well as state, to a sense of their duty to agriculture, B. F. Harris was nationally known. Through his leadership the Illinois Bankers' association inaugurated this work with such zeal and effectiveness that it spread into every state in the union and was known everywhere as the "banker-farmer" movement.

Urges Vision by Farmers

On October 26, 1910, at the annual convention of the state association at Cairo, Mr. Harris as chairman of the executive council, said in part:

"It occurs to me that this association not alone can but should be a power in the business and commercial life of the state. It has done, it seems to me—aside from the personal things for itself—all too little in the general uplift. Aside from the things supposedly for its purely personal welfare, it has been content with this annual social meeting and the listening to a few good addresses, usually on pertinent personal subjects.

"If this association is to justify its organization and continuance it should, as I see it, strive to be an active, energetic, helpful, progressive force, having for its purpose the accomplishment of real and tangible needs, not for itself alone, but for the whole state.

"As of necessity the banker occupies a more or less commanding position in his community, therefore his voice should always be on the side which is not alone for the upbuilding of his community from the money-making side, but for progress along all lines of public welfare.

"The banker who has the proper vision of his calling is working in these directions.

"He should have an active, aggressive desire to promote better agricultural methods and conditions, and to protest and promote the public credit and confidence with the soundest and safest banking methods possible.

"I do not believe that anyone can be a good business man who is not at the same time a good citizen in all that the term implies.

"We are always to remember that principles are infinitely greater than dollars and will be while the world lives.

"What we need in this country is not a large standing army of soldiers, but a standing army of righteous, militant citizens, in constant warfare against the unscrupulous men and measures that menace us, and the bankers should be in the front ranks of this army.

"If any two men go hand in hand and play the larger part in the matter of good times, it is the farmer and the banker. Big crops at good prices are the basis of it all and then a liberal, progressive, sound banking system helps keep going all the farmers' work and product has set in motion.

"Nearly every banker in this state is directly, constantly and intimately associated with farmers,—is selfishly and ought to be genuinely interested in their success in general and in a successful, permanent agriculture in particular,—yet what little effort has been made to help in the work, outside the experiment stations."

One result of this address by Mr. Harris

was the creation of a committee on agriculture and education—a radical departure for that time, on the part of a bankers' organization. Mr. Harris was named as chairman and served four years. The members of the original committee were: W. G. Edens, secretary, Chicago; George Pasfield, Jr., Springfield; Harry Schirding, Petersburg; William George, Aurora.

The committee launched an aggressive campaign. Because at that time it was novel and unique for bankers to undertake such work—as well as because their purpose was clearly helpful and constructive—the newspapers and farm journals of the nation supported it vigorously.

Starts County Agent Work

One of the most important undertakings was the pioneer movement in the north and west for farm demonstration work through a county agent. Today the county agent and the farm bureau are so general that they are taken for granted. But at that time the project was unknown except in the southern states where the government had established demonstrators under a different system from that which was finally undertaken in the north.

The plan for county agents was outlined in a circular issued by the committee in 1911, which included a copy of a Federal bill providing for financial support for county agent work. Mr. Harris headed a national committee of bankers which went to Washington to urge the passage of this measure which was afterwards merged into the Smith-Lever bill now on the statute books, by which over 2000 agricultural counties have agents today.

First Agent Goes to Work

While Congress was discussing the proposed legislation, the first county demonstrator in the northern states went to work in DeKalb county largely through the stimulus given by the Illinois committee. Later the committee obtained the adoption of state legislation authorizing county boards to appropriate for the support of county agent work.

One of the circulars, written by Mr. Harris, said:

"Why should not Illinois, in the mighty cause of agriculture; of maximum crops; of all improvements that follow these, have one hundred field agents—one in each county—the good results of whose work is beyond computation, multiplying greater than any seed or dollar that could be sown?"

In an editorial on this work by the bankers, the Breeders' Gazette of Chicago on March 29, 1911, said:

"The president of the Illinois Bankers' Association, is probably the first man of his profession in this country to insist that the time has come when banking in agricultural regions should include some type of definite action to promote sound systems of agriculture. According to him, a banker should make his commanding position in a community yield public as well as personal benefits. Financial leadership or prominence imposes obligations to towns, county, state and nation which he says ought to be paid in full. Bankers can strength-

en the foundations of their own business by taking an active interest in community building."

On January 15, 1912, the *Prairie Farmer* referred editorially to Mr. Harris as "the father of the farm demonstration movement in Illinois," and the *Breeders' Gazette* on January 31 said, referring to the proposed national legislation for county agent work, "If any idea can be said to have an individual citizen as a father, the paternal ancestor of this one is the president of the Illinois Bankers' association."

As State Bankers' President

As president of the Illinois Bankers association in 1911-12, Mr. Harris continued as chairman of the committee and was frequently called upon to address other bankers' associations in behalf of the movement.

The committee continued its pioneer labors, advocating consolidated schools, compulsory agricultural education and vocational work. It declared that "the welfare of rural life demands a new kind of rural school. The desire for better schools draws many country people to the city. There are more than 10,000 practically one-room country schools in Illinois, with over 300,000 boys and girls in attendance, 85 per cent of whom have no other advantages. This 85 per cent (250,000) should have the best there is to be had."

The *Saturday Evening Post* editorially praised the Illinois Bankers association and the United States Investor, Boston, Massachusetts, said:

"The Illinois associations' interest in agricultural education has given the topic a new importance and bankers' associations all over the country are discussing it. The president of the association has been the prime mover and has been asked to address the annual meetings of a dozen associations."

Calls 1912 Convention

In 1912 Mr. Harris, as president of the Illinois association, called a conference of all the varied interests of the State, who were or should be interested in better schools, and presided as chairman of this conference which in 1913 issued a report on the so-called "Cooley" vocational education bill which had much to do with defeating that measure before the legislature.

An extended investigation of the dairying situation, especially in the Chicago district, was made by the committee, and was instrumental in securing better results for milk producers. There was also undertaken at the suggestion of Mr. Harris a state wide survey among bankers and farmers to gather data on rural credits. Among other facts shown was that 62 per cent of the stockholders in the banks outside of Cook county were farmers and that the farmers controlled more than half the banks in the state and were treated as well or better than any other class of bank customers.

Becomes National Leader

From 1913 to 1916, Mr. Harris served as chairman of the Agricultural Commission of the American Bankers association. That the bankers of the United States might better understand their opportunity he established a monthly magazine, "The Banker-Farmer," as an organ of the Commission, which he edited

Taxes—Ouch!

Then join our Tax Fund Club

WELL, here they are—taxes again. In most cases it's a strain to lay hold of the ready money all at once.

"If I only had put a little money aside every month, it would not come so hard," you groan.

The First National bank is going to help you pay your taxes in 1922. We have started our

Tax Fund Club

This is operated on the same basis as the Christmas Savings clubs but will pay out at tax-paying time.

You will deposit weekly or monthly, as you desire and you will receive 3 per cent interest on top of your deposits when you come around next March. (Of course you can withdraw it sooner, if you want to—but you won't.)

Bring or mail your first deposit.

First National Bank Champaign

for three years. It is still published by the Commission from which he retired in September, 1916. At this time his associates on the Commission presented him with a loving cup. Mr. Harris' address to the convention of the American Bankers association at Kansas City of that year was regarded as one of the most impressive of the many addresses before the meeting of 5000 bankers. At that time Mr. Harris said:

"My whole conception of, and work and hope for, this banker-farmer movement is to bring about militant, cooperating citizenship among all classes of our people. . . . Never in the world's history, nor in our own in these portentous times of stress and readjustment, was such a spirit so necessary, nor from any class of men more than from the banker-farmer class. We have much to maintain as well as attain;—all that we and the beloved who have gone before us sought for and wrought for and fought for is more than ever worth fighting for, and these requisites of citizenship we are working for spell thorough preparedness, independence and protection in every sane form."

Holds Important Conference

As Chairman of the Agricultural Commission Mr. Harris brought together representatives of thirty states at a conference in Chicago in 1915. Upwards of 600 persons were in attendance, representing every important agency interested in agriculture. Mr. Harris presided, an exacting task, for two days' sessions. The American Banker said that "the conference was a credit to those who conceived the possibility of this great undertaking." The late Henry Wallace of Iowa, long editor of Wallace's Farmer, wrote a two column editorial in which he said:

"I have been at a great many state and national meetings and I am free to say that I never was in a meeting in which there seemed to be a more truly altruistic spirit or desire to be helpful to humanity. . . . It is a good thing for our readers to know that this movement on the part of the bankers to help agriculture is a genuine and sincere movement. . . . It was a very interesting meeting and points the way to an advance in agriculture over the entire country."

By 1916 a majority of the bankers' state associations maintained committees on agriculture. Mr. Harris felt that he could retire as chairman of the Agricultural Commission of the American Bankers' association secure that the pioneering was completed and that others would carry on the torch.

His Ideal of Service

No better idea of Mr. Harris' ideal of service can be obtained than from these paragraphs from his address as retiring president of the Illinois Bankers association:

"'No man liveth unto himself alone'* * * 'nor by bread alone,'—are the words inspired by the 'Giver of all things good.'"

"They are truer today, at least better appreciated and more necessity is found for their consideration and application, than when they were given as 'gospel.'"

"Curious as it may seem, the further we pass from the days of the decalogue and the prophets, through their seasoning by the centuries,

the closer we come to their eternal truths.

"This age of efficiency and service, in order to produce these results, has had, not unwillingly to accept them as the guide of business,—the rule of reason, as well as the rule of faith, and the banker shall not be the last to be led by them.

"Man has two great concerns in life, one the conquest of his environment, the other to express and interpret what life means to him.

"It is possible for bankers, who are generally well advanced in conquest, to demonstrate that a fuller life means a completer conquest of the forces that retard public welfare.

"The banker is among the most important men in his community, whether he knows it or not.

"He should be the bravest man in town and the least afraid of criticism.

"We need more men of all classes who appreciate their obligations to the community—who stand for something besides themselves.

"So long as we understand that the prosperity and perpetuity of the nation depends upon the welfare and success of the average man and the average woman, so long will we put the public welfare in the first place."

Pay Taxes Painlessly

WILLIAM SMITH—which isn't his real name, of course—is paying his taxes this month with a smile. The First National bank helped him do it but didn't know it.

Ever since March 1, 1920, our friend has been making a monthly deposit in our savings department. He came in to withdraw the tidy little sum that had accumulated by virtue of his consistent deposits and the interest at 3 per cent which had been compounded semi-annually.

"Here's where I beat the old tax collector," he said. "I've got the cash with which to pay my taxes and it hasn't hurt much to get it together. Now I want to start out on putting aside my 1922 taxes the same way."

That certainly interested us. With Uncle Sam's income tax and property tax coming around as regular as clockwork and bothering a lot of us as to where we're going to get the ready money, it struck us that this William Smith had given us an idea.

So the First National Bank has started a Tax Fund club, operated on the same plan as the well known Christmas Savings Clubs. It is pretty easy to estimate the amount the tax collector will dun you for in 1922. Figure out how many weekly or monthly installments will be required to make up this sum and start putting it aside.

You will be paid 3 per cent interest per annum on sums paid in when the club is completed at taxpaying time next year. If you have to have the money previously, you may withdraw it in a moment's time, without interest.

Whether your tax bill is large or small, it strikes us that this is a mighty convenient way in which to pay it. You may start your tax saving any time with a deposit of \$1 or more. Mail it in if you like. We do a lot of banking business by mail.

Newton M. Harris

FOR twenty-seven years an officer and director of the First National bank, Newton M. Harris has been elected president to succeed his brother, B. F. Harris. He is the fourth president of the institution since it was established by his grandfather, B. F. Harris, in 1865.

Born in Champaign in 1872, he was educated in the Champaign public schools and high school from which he graduated in 1890. He attended the University of Illinois for a year, then entering the college of law at Yale from which he was graduated in 1895. At Yale he was a member of the university baseball team.

Ever since his time has practically been divided between the bank, with which business he has kept in close touch, and the wide farming interests which he directs. In keeping with the Harris tradition he has always managed his own farms.

During the period of the world war he served as county chairman of the various Liberty Loan drives and with the loyal support and cooperation of the city and county bankers and others had the satisfaction of seeing Champaign county more than meet every allotment suggested by the government—this county making a high record on the roll of honor by oversubscribing its quotas.

As a matter of course he has taken a prominent part in various community undertakings. His extensive banking, business and farming experience seem to fit him peculiarly to act as president of Champaign county's largest banking institution.

A Stadium at Illinois

University of Illinois alumni are organizing for a campaign to raise funds for a great recreational field and stadium, to cost between a million and a million and a half dollars. It is not intended to ask the legislature for any funds for this purpose. It is very likely that the field and stadium will be selected as the fitting war memorial for the state.

This task may seem large—but Ohio State University has just raised a million dollars for the same purpose. The stadium will be used for many other purposes as well as to shelter the thousands who will come here to the football battles of the future.

The city of Columbus, Ohio, contributed more than half a million dollars to the Ohio university stadium for which a million dollars has been raised. Champaign and Urbana must do as well proportionately to their population when the time comes. Little has been asked of us in return for what the University gives us. There must be a generous response to this appeal.

A Jolt We Need

"You have been niggardly when it comes to providing parks, playgrounds and other things which make up a city," said Prof. J. C. Blair of the University, addressing a Champaign assemblage the other day. Prof. Blair isn't a knocker, either. He is constructive for he helped put over the splendid park program in Urbana.

Invest in farm loans on Champaign county lands

Yield 6 per cent to 7 per cent

WE know of no safer investment in the world than these mortgages on the lands of our own rich Champaign county.

They represent the investing judgment of men who know the county and its values.

We have these high-class investments for sale to return interest yields of from 6 to 7 per cent.

Call on us—or ask us about them by letter.

**Harris Agency and
Loan Corporation**
Champaign

N. M. HARRIS,
President

H. S. CAPRON,
Secretary-Treasurer



Bring your idle money here to work for you

IT ought to be earning more money for you—this unemployed money of yours. You may plan to put it into use for some purpose sooner or later—therefore you do not seek a permanent investment. Deposit it in this bank—Champaign County's oldest and largest—and take it out the minute you want it.

Meanwhile interest at 3 per cent will be computed twice a year—on Jan. 1 and July 1.

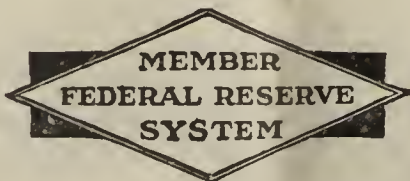
And you will have the implicit assurance of absolute safety.

P. S.—This bank welcomes small deposits.

First National Bank Champaign, Illinois *Established 1865*

N. M. HARRIS
President

C. C. JAMESON
Assistant Cashier



H. S. CAPRON
Cashier

F. W. BECK
Assistant Cashier

Postmaster, if not deliverable, notify First National Bank, Champaign, Ill., and return postage will be sent.

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1C
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